Initial Proposal 11/07/05 1

## Adopt Ins 1905.24, to read as follows:

Ins 1905.24 Rate Filing Required. Annual filing of premium rates shall be made in accordance with the following:

- (a) Issuers of Medicare supplement policies and certificates advertised, solicited, delivered or issued in this state shall file their rates, rating schedules, and supporting documentation with the commissioner in accordance with the filing requirements and procedures prescribed by Ins 401;
- (b) Carriers shall use the calendar year as the rate effective period for the filing in (1) above. Rates shall be filed and approved before their intended effective date. Carriers shall make the annual required rate filing no later than November 1;
- (c) The supporting documentation provided pursuant to (d) above shall include a one-page exhibit which:
  - (1) Shows New Hampshire-specific monthly modal premium rates, as would be billed to the policyholder or certificateholder, for each approved form that has been discounted;
    - (2) Indicates whether the premium rates shown are based on issue age or attained age;
    - (3) Indicates the preexisting condition limitation provision applicable to each form;
    - (4) Includes the name, address and phone number of the issuer;
  - (5) Shows whether the forms shown are generally available to all Medicare recipients resident in the state or if availability is restricted, and if availability is restricted, lists and explains the restrictions that apply; and
- (d) Rates shown in the one page exhibit shall be only those rates applicable during open enrollment.

(ins1905ipft110705rates)